

I. AMENDMENT

Please amend the claims and enter the new claim as set forth below.

1. (Currently amended) A method of using an apparatus, the method

including:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information by a computer associated with the memory;

associating the value conveyance and the value with a debit instrument number by the computer;

displaying the value conveyance and at least one link to a store on a first webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first webpage, of at least one link to a store;

in response to the selection, encrypting the debit instrument number by the computer, redirecting the browser using the link to a second webpage, and transmitting to the second webpage a URL comprising the encrypted debit instrument number by the computer;
and

receiving and storing, by the computer from the second webpage, an update to the value conveyance

~~receiving, at a second web site, encrypted identifier data obtained from a first web site and corresponding to a purchase made at the first web site, the encrypted identifier data conveyed along with a URL such that a log on conveys the encrypted identifier data to the second web site; and~~

~~implementing a financial transaction by applying the encrypted identifier data~~

from the second web site.

2. (Currently amended) A method of using an apparatus, the method
including:
storing a value and credit card information in memory;
creating a value conveyance using the value and the credit card information by a
computer associated with the memory;
associating the value conveyance and the value with a debit instrument number
by the computer;
displaying the value conveyance and at least one link to a product on a first
webpage of the computer;
receiving, over a network, a selection, from a browser displaying the first
webpage, of at least one link to a product;
in response to the selection, encrypting the debit instrument number by the
computer, redirecting the browser using the link to a second webpage, and transmitting to the
second webpage a URL comprising the encrypted debit instrument number by the computer;
and
receiving and storing, by the computer from the second webpage, an update to
the value conveyance
implementing a purchase over the Internet with payment data communicated by
a browser; and
reconciling a payment for the purchase invisibly to a purchaser by using the
payment data communicated by the browser to implement a financial transaction distinct from
said purchase.

3. (Currently amended) A method of using an apparatus, the method

including:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information by a computer associated with the memory;

associating the value conveyance and the value with a debit instrument number by the computer;

displaying the value conveyance and at least one link to a charitable contribution on a first webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first webpage, of at least one link to a charitable contribution;

in response to the selection, encrypting the debit instrument number by the computer, redirecting the browser using the link to a second webpage, and transmitting to the second webpage a URL comprising the encrypted debit instrument number by the computer;
and

receiving and storing, by the computer from the second webpage, an update to the value conveyance

~~responding, with a digital device, to a computerized customer order to implement a financial transaction by triggering a communication of real time payment data corresponding to a purchase, the communication from a non-customer computer to a vendor computer without customer intervention.~~

4. (Currently amended) The method of any one of claims 1-3, wherein the

encrypting comprises private key to private key encrypting ~~triggering is carried out by communicating to a proxy server.~~

5. (Currently amended) The method of any one of claims 1-3 further, wherein the transmitting to the second webpage a URL comprising the encrypted debit instrument number by the computer is carried out invisibly to a computer associated with the browser ~~triggering is carried out by communicating to an Internet-type network.~~

6. (Currently amended) Any one of claims 21-31 further including attaching data identifying the value conveyance to an Internet greeting card transmitted by the computer ~~encrypting the data~~

7. (Currently amended) Any one of claims 1-31 further including attaching data identifying the ~~financial transaction~~ value conveyance to an electronic communication transmitted by the computer ~~to enable carrying out the financial transaction.~~

8. (Currently amended) Any one of claims 1-31 wherein the ~~financial transaction~~ value conveyance comprises a gift to from one person to an other person, such the other person can redeem the value conveyance without the other person having a merchant account or a relationship with a financial institution, and further including attaching data identifying the gift to an Internet greeting card transmitted by the computer ~~to enable carrying out the financial transaction.~~

9. (Currently amended) Any one of claims 1-31 wherein the ~~financial transaction~~ value conveyance comprises a gift certificate.

10. (Currently amended) Any one of claims 1-31 wherein the ~~financial~~

~~transaction~~ value conveyance comprises a coupon.

11. (Currently amended) Any one of claims 1-3₁ wherein the ~~financial~~
~~transaction~~ value conveyance comprises a rebate.

12. (Currently amended) Any one of claims 1-3₁ wherein the ~~financial~~
~~transaction~~ value conveyance comprises ~~conveying~~ money.

13. (Currently amended) Any one of claims 1-3₁ wherein the ~~financial~~
~~transaction~~ value conveyance comprises ~~providing~~ a cash surrogate.

14. (Currently amended) Any one of claims 1-3₁ wherein the ~~financial~~
~~transaction~~ value conveyance comprises ~~issuing~~ a stored value vehicle.

15. (Currently amended) Any one of claims 1-3₁ wherein the value
conveyance comprises a debt card instrument ~~further including receiving a computer~~
~~communication from an intermediary from the group consisting of a broker, agent, and~~
~~middleman, the communication facilitating the financial transaction.~~

16. (Currently amended) Any one of claims 1-3₁ further including providing a
gift icon at the computer ~~receiving data indicating that a card account has been executed to~~
~~carry out the financial transaction.~~

17. (Currently amended) Any one of claims 21-3₁ further including, providing
at the computer, an option to combine money with the value conveyance ~~wherein the browser is~~

a wallet-enabled browser.

18. (Currently amended) Apparatus including:

a digital electrical computer programmed to carry out the operations of:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information

by the computer associated with the memory;

associating the value conveyance and the value with a debit instrument number

by the computer;

displaying the value conveyance and at least one link to a store on a first

webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first

webpage, of at least one link to a store;

in response to the selection, encrypting the debit instrument number by the

computer, redirecting the browser using the link to a second webpage, and transmitting to the

second webpage a URL comprising the encrypted debit instrument number by the computer;

and

receiving and storing, by the computer from the second webpage, an update to

the value conveyance ~~Any one of claims 1-3 further including receiving data indicating that a~~

~~bank account has been accessed to make a payment for the financial transaction.~~

19. (Currently amended) Apparatus including:

a digital electrical computer programmed to carry out the operations of:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information by a

computer associated with the memory;

associating the value conveyance and the value with a debit instrument number

by the computer;

displaying the value conveyance and at least one link to a product on a first

webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first

webpage, of at least one link to a product;

in response to the selection, encrypting the debit instrument number by the

computer, redirecting the browser using the link to a second webpage, and transmitting to the

second webpage a URL comprising the encrypted debit instrument number by the computer;

and

receiving and storing, by the computer from the second webpage, an update to

the value conveyance ~~Any one of claims 1-3 further including encrypting some of the data with private key to private key encryption.~~

20. (Cancelled)

21. (Currently amended) ~~A method including;~~ Apparatus including;

a digital electrical computer programmed to carry out the operations of:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information by a

computer associated with the memory;

associating the value conveyance and the value with a debit instrument number

by the computer;

displaying the value conveyance and at least one link to a charitable contribution

on a first webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first
webpage, of at least one link to a charitable contribution;

in response to the selection, encrypting the debit instrument number by the
computer, redirecting the browser using the link to a second webpage, and transmitting to the
second webpage a URL comprising the encrypted debit instrument number by the computer;
and

receiving and storing, by the computer from the second webpage, an update to
the value conveyance

~~implementing a redemption over the Internet with a value conveyance
communicated by a browser; and~~

~~reconciling the value conveyance for the redemption invisibly to a recipient of the
value conveyance by using the value conveyance communicated by the browser.~~

21. (Cancelled)

22. (Currently amended) The apparatus of any one of claims 18, 19, 21,
further including a computer system associated with the browser ~~Apparatus including:~~

~~———— a first computer system providing a first web site, a second computer system
providing a second web site, and a third computer system, the systems cooperating to carry out
the operations of:~~

~~———— receiving, at the second web site, encrypted identifier data obtained from the first
web site, said encrypted identifier data corresponding to a purchase made at the first web site,~~

~~———— conveying, with the third computer system, the encrypted identifier data along
with a URL such that a log on by the third computer system conveys the encrypted identifier~~

data to the second web site; and

_____ implementing a financial transaction by applying the encrypted identifier data
from the second web site.

23. (Currently amended) The apparatus of any one of claims 18, 19, 21,
further including a computer system communicating with the computer associated with the
memory so as to create the ~~The apparatus of claim 22, wherein the conveying includes~~
~~conveying a value conveyance.~~